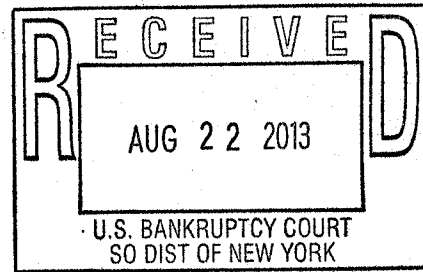


August 20, 2013

Alicja and George Davis  
52 Poor Farm Road  
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(609) 737-2595

Claim # 3443 Case # 12-12020(MG)



To Whom it may concern:

As per our conversation in regards to our mortgage being so far behind is that in the beginning we fell behind 2 months. My husband's work slowed down, then the development that he was working in shut down due to the economy of the housing market wasn't doing good.

During this time I was the caregiver for my father then he died. My one brother was on a transplant list but didn't make it in time so he died. This was devastating because he wanted to see his daughter before he died. I contacted the Red Cross because she was stationed in Kuwait and in the field. They tried to get her in time but there was a delay in flight, he held on as long as he could but she got here too late. My husband and I arranged the funeral and paid as much as we could. Devastated through all this and money was tight my mother passed away a few months later. Then her sister died right after and she was my last relative. Then between all this my other Mother passed away and then his wife right after him. I no this sounds like a nightmare but it is all true there is records for all this.

My brother was 49 years old when he passed. My husband and I raised him so we were very close.

During this time I tried to make a mortgage payment which was going on the 3rd payment. I called GMAC and they told me I need to pay all three months and they would not except anything but that. Each month I tried but they refused.

Finally I talked to a Frank Patrick (877-928-4622 ext 874) at GMAC who told me to get in touch with Homekeepers for help.

Well, we did but after a year of going around with them and sending the same papers they asked for over & over again they turned us down. We even went with Choice 1 for a modification and the same problem. Resending papers to them that they all ready had but they did nothing but pulled up and left with nothing from them.

So again tried to contact GMAC and got nowhere with them. No money unless it was all of it.

Well, then Green tree took the mortgage over and I called them and talked to a David W. which told me I had to call there lawyers Phelan Hallinan & Schmieg, PC (856-813-5500) but they wouldn't talk to me They only wanted to talk to who ever was representing us. I even sent a mortgage payment to Green tree for a month and they sent it back.

Enclose you will find documents and the check they sent back. Besides other papers with names on who I spoke to. Some of this stuff I can't give you documented because

it was phone conversations. But there is paper to show we talked to people and filed for modifications to them.

Thank you for being so kind and taken the time to look over all this.

PS We lost over \$3,000.00 from choice ones.

Thank you  
George Davis